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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/633,216	08/07/2000	Robert E. Heinemann	5140-01	4031
7590	12/17/2003		EXAMINER	
Paulding & Huber LLP CityPlace II 185 Asylum Street Hartford, CT 06103-3402			LE, DAVID Q	
			ART UNIT	PAPER NUMBER
			3621	

DATE MAILED: 12/17/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	Application No.	Applicant(s)
	09/633,216	HEINEMANN ET AL.
	Examiner David Q Le	Art Unit 3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) Responsive to communication(s) filed on 22 September 2003.
- 2a) This action is FINAL.                    2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) Claim(s) 1-11 and 13-18 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) Claim(s) \_\_\_\_\_ is/are allowed.
- 6) Claim(s) 1-11 and 13-18 is/are rejected.
- 7) Claim(s) \_\_\_\_\_ is/are objected to.
- 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. §§ 119 and 120

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) All    b) Some \* c) None of:  
1. Certified copies of the priority documents have been received.  
2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.
- 13) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application) since a specific reference was included in the first sentence of the specification or in an Application Data Sheet. 37 CFR 1.78.  
a) The translation of the foreign language provisional application has been received.
- 14) Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121 since a specific reference was included in the first sentence of the specification or in an Application Data Sheet. 37 CFR 1.78.

#### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                    | 4) <input type="checkbox"/> Interview Summary (PTO-413) Paper No(s) _____ . |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)           | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____ . | 6) <input type="checkbox"/> Other: _____ .                                  |

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#### **DETAILED ACTION**

1. The Examiner has pointed out particular references contained in the prior art of record in the body of this action for the convenience of the Applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claims, other passages and figures apply as well. It is requested from the Applicant, in preparing the response, to consider fully the entire references as well as the context of all passages in the cited references as potentially teaching all or part of the claimed inventions.

#### ***Status of Claims***

2. Per the Request for Reconsideration filed 22 September 2003:

Claim 12 was cancelled.

Claims 1, 8, 11, 14-17 were amended.

Claim 18 was added.

Claims 1-11 and 13-18 remain pending.

#### ***Response to Arguments***

3. Applicant's arguments with respect to the original claims 1-17 have been considered but are moot in view of the new ground(s) of rejection.

***Claim Rejections - 35 USC § 103***

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

5. Claims 1-17 are rejected under 35 U.S.C. 103(a) as being unpatentable over Crooks et al. in view of Landry, and further in view of Brown, US Patents No. 5,943,656, 5,956,700, and 5,875,435 respectively.

As per claims 1, 15 and 16.

All three references disclose:

A [computerized method/system/storage medium] of generating payment for electronic billing data (Crooks: Abstract, Summary of the Invention, Fig 1-5, associated text; Landry: Abstract; Summary of the Invention; Fig 1-6; associated text; Brown: Abstract; Summary of the Invention; Fig 1-4, associated text; Fig 4: Box 300: "Instruction to Transfer Funds?"; Boxes 302-303: "Debit Account #1", "Credit Account #2", associated text; Col 7, lines 24-41), comprising the steps of:

automatically obtaining billing data in an electronic format from a billable party for a billable party (Crooks: Fig 3-4, associated text; Landry: Fig 11: Processing "Payee EDI File", associated text; Brown: Fig 1: Box 40: "Enter Updates from Subsidiary Automated Ledgers"; Fig 2: Box 112: Record All Transactions by Account to Ledger File(s); associated text; Col 3, Line 65 – Col 4, line 35);

automatically comparing said billing data with rule data defined by said billable party (Crooks: Fig 5: "check against tolerance parameters", associated text; Landry: Fig 12A: "child-payee payment parameters are met"; associated text; Brown: Fig 1: Boxes 52-64: "Is Entry Valid?"; "Is Instruction Valid?"; Fig 2: Boxes 130-152; associated text; Col 5, Line 64 – Col 6, line 8).

Crooks does not specifically recite

said billing data including billing codes which identify the specific tasks undertaken by the billing party as a part of the services rendered; and

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automatically authorizing generation of payment data if said billing data satisfies said comparison with said rule data.

Landry's system pays bills "without requiring interaction with the payors" (Landry: Abstract, Summary of the Invention; Fig 3, associated text), but is silent on the use of billing codes as recited by Applicant.

However, Brown discloses using transaction (i.e. billing) codes which identify the specific tasks undertaken by a billing party as a part of the services rendered (Brown: Fig 1: Box 22; Fig 2: Box 102; associated text; Col 2, lines 26-27, 32-34, 41-55; Col 3, lines 43-48, 54-64; Col 4, lines 20-35; Col 5, lines 9-15); and

automatically authorizing generation of payment data if said billing data satisfies said comparison with said rule data (Brown: Fig 1, 4; associated text; Col 7, lines 23-41: "...automatic (electronic) transfer of funds/payments..") .

Therefore it would have been obvious to one ordinarily skilled in the art at the time the invention was made to have combined the features taught by Crooks, Landry, and Brown to provide a bill payment system that would be able to handle all possible bill paying situations, therefore making the system more useful and attractive to users. This system would meet the limitation of claims 1, 15, 16, as analyzed above.

As per claim 2.

Crooks and Brown further disclose

... rule data are comparison statements stored in a rules database (Crooks: Fig 5: "tolerance parameters"; associated text; Brown: Fig 1-2, associated text; Col 5, line 65 - Col 6, line 8).

As per claim 3.

Crooks and Brown further disclose

... payment data includes financial data for input to an accounting system of the billable party (Crooks: C4, L34; C6, L17-36; Brown: Fig 1-4, associated text; Fig 4: Box 300: "Instruction to Transfer Funds?"; Boxes 302-303: "Debit Account #1", "Credit Account #2", associated text; Col 7, lines 24-41).

As per claim 4.

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Crooks and Brown further disclose  
...payment data includes electronic funds transfer (EFT) data (Crooks: C6, L17-36; C10, L5-19;  
Brown: Col 7, line 24-41).

As per claim 5.

Crooks further discloses

... billing data includes at least one invoice (Crooks: Fig 10: "Invoice #, Amount").

As per claim 6.

Crooks further discloses

... generating payment data for said authorized billing data; and providing said payment data to  
said billable party for generating payment to said billing party (Crooks: C5, L1-12; Fig 5: "render  
payment", associated text). Crooks' system does not disclose an automatic payment feature.

However, Landry's system can pay bills "without requiring interaction with the payors" (Landry:  
Abstract, Summary of the Invention, Fig 3, associated text).

Brown's system also allows automatic bill payment (Brown: Fig 1, 4; associated text; Col 7, lines  
23-41: "...automatic (electronic) transfer of funds/payments..") .

It would have been obvious to one ordinarily skilled in the art at the time the invention was made  
to have combined Crooks' authorization feature with Landry's and Brown's automatic payment feature to  
provide a system that would be able to handle all possible bill paying situations, therefore making the  
system more useful and attractive to users.

As per claim 7.

All three references further disclose

... generating a summary message specifying a billing data total amount to be paid (Crooks: Fig  
3, associated text; C6, L1-16; Landry: Fig 19C, associated text; Brown: Fig 4: Box 312: "Instruction to  
Transfer Data"; Box 322: "Instruction to Adjust Current Records"; associated text); and  
automatically electronically notifying said billing party of said summary message (Crooks:  
Abstract, C3, L41-54; Landry: Fig 19F-H, associated text; Brown: Fig 4: Box 312: "Instruction to Transfer  
Data"; Box 322: "Instruction to Adjust Current Records"; associated text).

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As per claim 8.

None of the references specifically recite:

... generating billing data analysis reports for review by said billable party utilizing said billing data wherein said billing data includes corporate billing codes which identify the specific tasks undertaken by the billing party as a part of the services rendered.

However Brown (see citations from claim 1) teaches that transaction codes representing standardized as well as custom budget categories would be used in a preferred embodiment of his invention. Such categories and subcategories would serve to accurately report specific products and services being billed for, and would make the accounting/bill payment system more flexible and useful to its owner/users. Therefore it would have been obvious to one ordinarily skilled in the art at the time the invention was made to include this feature in a bill payment system modeled after Crooks, Larry, and Brown, to make the system more adaptable to customization by users, thus making the system more useful and attractive to those users.

As per claim 9.

Landry and Brown further disclose

... billing data analysis reports are for review by said billing party (Landry: Fig 19G, 25A-B, associated text; Brown: Fig 3: Box 240: "Transmit Ordered Reports"; associated text; Col 6, line 43-59).

It would have been obvious to one ordinarily skilled in the art at the time the invention was made to make analysis reports available for review to billing parties, so that these parties may determine the status of their invoices, make corrections, or obtain summaries of their activities. Such a capability would make the system more attractive to billing parties, in addition to billable parties.

As per claim 10.

Crooks and Brown further disclose

...providing interactive computer screens so that said billable party supplies analysis data for inclusion in billing data analysis reports (Crooks: Fig 8-12, associated text; C10, L28 – C12, L6; Brown: see above citations; Col 3, line 26-39).

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**As per claim 11.**

Neither reference specifically discloses

... analysis data includes case budget data including total case time, case hours, case costs, hourly rate, and case difficulty.

However, Crooks teaches that many different and customizable parameters and variables may be used in order to analyze billable data (Crooks Fig 8-12, associated text; C10, L28 – C12, L6; C5, L44-67). And Brown teaches that varying degrees of categorizing may be done to provide the rules for accepting billable data from vendors (Fig 1-2, associated text; see citations from claim 1 above). Such variables constitute what Applicant defines as “case budget data”. Therefore claim 11 is clearly unpatentable over Crooks in view of Landry and Brown.

**As per claims 13 and 17.**

Crooks in view of Landry and Brown meet all the limitations of claims 1 and 16.

Landry further discloses that any invoice processed by his system will result in a “mailer” advising the billing party of the resolution of the invoice (Landry: Fig 12A, 20, 25A-B, associated text). Both Landry and Crooks teach that communications may be effected via the Internet (see Abstracts, Summaries of both references).

Brown also teaches that his system would be best implemented over a network of computers (Col 3, line 15-25) and that messages may be provided as feedback for each transaction input into the system, to advise a user whether the system has accepted or rejected the input (Fig 1-4, associated text; Fig 1-2: “Print Error Statement”, transmission steps 61, 141; associated text). Therefore, it would have been obvious to one ordinarily skilled in the art at the time the invention was made that a system as envisioned herein should comprise the further

...step of automatically electronically notifying said billing party if said billing data does not satisfy said comparison with said rule data, said billing and rule data ... by billing party.

This further step would allow billing parties to always be aware of whether their invoices had been accepted by the system or not, so that they would be able to correct and resubmit them if certain invoices had been rejected. This instant notification process would go a long way toward making prospective users of the system more attracted to adopting it.

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As per **claim 14.**

Crooks in view of Landry and Brown disclose

A computerized method for automatically processing an electronic invoice generated by a billing party for a billable party utilizing rule data defined by said billable party and an invoice processing party (see citations from all three references used for claims 1, 15-17 above), said method comprising the steps of:

electronically submitting an electronic invoice to an invoice processing party (Crooks: C9, L59 – C10, L18; Landry: Fig 3: “TCF and/or TCF Interface Bank”; associated text; Brown: Fig 1-2, associated text; see all above citations) for automatic evaluation in accord with rule data defined by a billable party and said invoice processing party, said rule data including billing codes... services rendered;

automatically evaluating said electronic invoice in accord with said rule data (Crooks: Fig 5: “Audit Process; Landry: Fig 12A-E, associated text; Brown: Fig 1-2, associated text; see all above citations);

automatically electronically notifying said billing party of results of said evaluation (see citations, obviousness analysis for claims 7, 13 above);

automatically generating payment data for an electronic payment and designating said electronic invoice as paid, if said electronic invoice satisfies said evaluation (Crooks: Fig 5, “render payment”; Brown: Fig 1-2, associated text; see all above citations); and

automatically generating invoice analysis reports for said billable party utilizing said paid electronic invoice (Crooks: C11, L10-12, Fig 7, associated text; Landry: Fig 24A-B, associated text; Brown: Fig 1-3, associated text; see all above citations).

It would have been obvious to one ordinarily skilled in the art at the time the invention was made to have combined the features of the three referenced systems in order to provide a full-service, automatic invoice processing method, because such a method would be more attractive to users wishing to have both an automatic service as well as one where they would be able to authorize individual invoices, as long as those invoices met certain previously set rule data. The system would also be attractive to billing parties, because it provides them with full service as well, and quick, accurate reports on their billing activities.

As per **claim 18.**

Crooks in view of Landry and Brown disclose

A computerized method of automatically generating payment ... comprising:

automatically obtaining billing data ...for a billable party (see all above citations from all 3 references), said billing data including a descriptive entry (Brown: Fig 1-2, associated text; see all above citations) corresponding to the service or commodity provided;

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automatically comparing billing data with rule data (Crooks: see all above citations; Brown: Fig 1-2, associated text; see all above citations) ...commodity; and

automatically authorizing generation ... database (see all above citations from all 3 references).

It would have been obvious to one ordinarily skilled in the art at the time the invention was made to have combined the features of the three referenced inventions in order to provide a full-service, flexible, and fully customizable bill payment method, because such a method would be more useful and attractive to users.

### **Conclusion**

6. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to David Q Le whose telephone number is 703-305-4567. The examiner can normally be reached on 8:30am-5:30pm Mo-Fri.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P Trammell can be reached on 703-305-9768. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1113.

DQL

JAMES P. TRAMMELL  
SUPERVISORY PATENT EXAMINER  
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